

STATE MS.-DESOTO CO.

FILED

INDEXING

INSTRUCTIONS:

Lot 1, Leroy Allison S/D,  
 Section 16, T2, R5W,  
 DeSoto County, MS

JUL 28 9 15 AM '03

Citifinancial Mortgage/Henderson/0002714943

EX 449 PG 96  
 J. DAVIS CH. CLK.

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on February 14, 1992, Gerald Henderson and Jeanette Henderson, executed a Deed of Trust to D. W. McMackin, Trustee for the use and benefit of Ford Consumer Finance Company Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 572 at Page 666, thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 1729 at Page 685, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Citifinancial Mortgage Company, Inc. f/k/a Associates Home Equity Services, Inc. f/k/a Ford Consumer Finance Company, Inc., the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Tribune, a newspaper published in the City of Olive Branch, DeSoto County, State of Mississippi, on the following dates, to-wit: June 25, July 2, 9, 16, 2003, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 19th day of June, 2003, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 17th day of July, 2003, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1, Leroy Allison Subdivision, Section 16, Township 2, Range 5 West, as shown by plat of record in Plat Book 5, Page 38 in the office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to Gerald Henderson, from William E. Birdsong and wife, Linda L. Birdsong, by deed dated October 11, 1974, recorded October 16, 1974, in Deed Book 115, Page 139, recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for CitiFinancial Mortgage Company, Inc., bidding the sum of Sixty-Six Thousand One Hundred Ten and 32/100 Dollars (\$66,110.32) for all of the above-described property and said property was struck off to CitiFinancial Mortgage Company, Inc., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Sixty-Six Thousand One Hundred Ten and 32/100 Dollars (\$66,110.32), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to CitiFinancial Mortgage Company, Inc., all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 17th day of July, 2003.

  
LEM ADAMS, III  
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

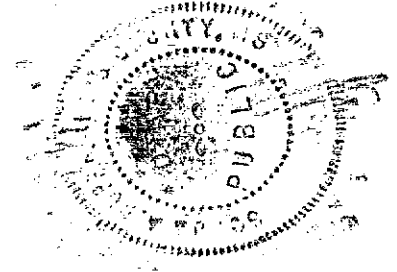
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 17th day of July, 2003.

*Sonja A. Roper*  
NOTARY PUBLIC

My Commission Expires:

2-9-2004



Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019  
(800) 423-8158

PREPARED BY AND RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508



BK 0449PG0099

P.O. Box 486  
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM  
GENERAL MANAGER

## Proof of Publication

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 4 weeks consecutively, as follows, to wit:

In Vol. <u>XXVIII</u>	No. <u>29</u>	, dated the <u>16th</u>	day of <u>JUL</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>28</u>	, dated the <u>9TH</u>	day of <u>JUL</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>27</u>	, dated the <u>2nd</u>	day of <u>JUL</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>26</u>	, dated the <u>25TH</u>	day of <u>JUN</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. _____	, dated the _____	day of _____	, _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

David Grisham  
GENERAL MANAGER

Sworn to and subscribed before me, this 10th

day of July

2003

Lisa T. Sherriff  
NOTARY PUBLIC

MY COMMISSION EXPIRES  
MARCH 29, 2005

My commission expires \_\_\_\_\_

To ADAMS&EDENS

for taking the annexed publication of 407

words or the equivalent thereof for a total of FOUR(4)

times \$ 170.94, plus \$3.00 for making a proof

of publication and depositing to same for a total cost

of \$ 173.94

**SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on February 14, 1992, Gerald Henderson and Jeanette Henderson, executed a Deed of Trust to D. W. McMackin, Trustee for the use and benefit of Ford Consumer Finance Company Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 572 at Page 666, thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1729 at Page 685, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness, secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, on the 17th day of July, 2003, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1, Leroy Allison Subdivision, Section 16, Township 2, Range 5 West, as

shown by plat of record in Plat Book 5, Page 38 in the office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to Gerald Henderson, from William E. Birdsong and wife, Linda L. Birdsong, by deed dated October 11, 1974, recorded October 16, 1974, in Deed Book 115, Page 138, recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of June, 2003.

/s/ LEM ADAMS, III  
SUBSTITUTE TRUSTEE

PREPARED BY:  
ADAMS & EDENS  
Foreclosure Department  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
June 25, July 2, 9, 16-000.

**ADAMS & EDENS**  
**A PROFESSIONAL ASSOCIATION**  
P.O. BOX 400  
BRANDON, MS 39043